

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION**

In re: DAVID C. ZIPF	§	Case No. 16-bk-18679
DIANA LYNN BROOKS ZIPF	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/19/2016.
- 2) The plan was confirmed on 01/24/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 11/12/2021.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$538,513.00.
- 10) Amount of unsecured claims discharged without full payment: \$313,994.53.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 31,684.84	
Less amount refunded to debtor(s)	\$ 2.04	
NET RECEIPTS		\$ 31,682.80

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,500.41	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,000.41
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JON M ADELSTEIN ESQ	Lgl	0.00	NA	NA	3,500.00	0.00
DISCOVER FINANCIAL SVCS	Uns	0.00	22,178.60	22,178.60	1,523.76	0.00
DISCOVER FINANCIAL SVCS	Uns	0.00	13,560.26	13,560.26	931.65	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	9,030.68	9,030.68	9,030.68	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	429.06	429.06	29.48	0.00
QUANTUM3 GROUP	Uns	0.00	4,907.61	4,907.61	337.18	0.00
VNB LOAN SERVICES INC	Sec	0.00	9,465.80	9,465.80	0.00	0.00
AMERICAN EXPRESS	Uns	0.00	1,154.96	1,154.96	79.35	0.00
AMERICAN EXPRESS	Uns	0.00	50,498.88	50,498.88	3,469.47	0.00
AMERICAN EXPRESS	Uns	0.00	34,136.90	34,136.90	2,345.34	0.00
RESURGENT CAPITAL SVCS	Uns	0.00	35,694.74	35,694.74	2,452.38	0.00
BANK OF AMERICA	Sec	0.00	102,642.34	102,642.34	37.39	0.00
BANK OF AMERICA	Uns	0.00	23,449.58	23,449.58	1,611.08	0.00
AMERICAN EXPRESS	Uns	0.00	651.14	651.14	44.73	0.00
WYNDHAM VACATION RESORTS,	Sec	0.00	14,749.87	3,107.17	0.00	0.00
WYNDHAM VACATION RESORTS,	Uns	0.00	14,749.87	717.42	0.00	0.00
WELLS FARGO BANK	Sec	0.00	12,619.60	12,619.60	0.00	0.00
RESURGENT CAPITAL SVCS	Uns	0.00	7,629.11	7,629.11	524.15	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
RESURGENT CAPITAL SVCS	Uns	0.00	8,246.00	8,246.00	566.54	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	5,654.64	5,654.64	388.50	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	21,762.05	21,762.05	1,495.14	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	11,870.90	11,870.90	815.57	0.00
BANK OF AMERICA	Uns	15,023.00	NA	NA	0.00	0.00
BANK OF AMERICA	Uns	17,733.00	NA	NA	0.00	0.00
CAPITAL MANAGEMENT SERVICES,	Uns	0.00	NA	NA	0.00	0.00
CENTRAL CREDIT SERVICES	Uns	0.00	NA	NA	0.00	0.00
CHASE - MARRIOTT REWARDS	Uns	7,906.00	NA	NA	0.00	0.00
CITI CARDS	Uns	6,938.00	NA	NA	0.00	0.00
CLUB WYNDHAM PLUS ACCOUNT	Uns	196.00	NA	NA	0.00	0.00
DISCOVER	Uns	20,332.00	NA	NA	0.00	0.00
DISCOVER	Uns	11,937.00	NA	NA	0.00	0.00
FIRST SOURCE ADVANTAGE	Uns	0.00	NA	NA	0.00	0.00
FMA ALLIASNCE, LTD.	Uns	0.00	NA	NA	0.00	0.00
J.P.MORGAN	Uns	8,002.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT, INC.	Uns	0.00	NA	NA	0.00	0.00
NORTHSTAR LOCATION SERVICES,	Uns	0.00	NA	NA	0.00	0.00
PHILLIPS & COHEN ASSOCIATES,	Uns	0.00	NA	NA	0.00	0.00
UNITED RECOVERY SYSTEMS	Uns	0.00	NA	NA	0.00	0.00
WELTMAN WEINBERG & REIS	Uns	0.00	NA	NA	0.00	0.00
WYNDHAM VACATION RESORTS	Uns	0.00	NA	NA	0.00	0.00
ZWICKER & ASSOCIATES, P.C.	Uns	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 102,642.34	\$ 37.39	\$ 0.00
Debt Secured by Vehicle	\$ 22,085.40	\$ 0.00	\$ 0.00
All Other Secured	\$ 3,107.17	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 127,834.91	\$ 37.39	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 9,030.68	\$ 9,030.68	\$ 0.00
TOTAL PRIORITY:	\$ 9,030.68	\$ 9,030.68	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 242,541.85	\$ 16,614.32	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,000.41	
Disbursements to Creditors	\$ 25,682.39	
TOTAL DISBURSEMENTS:		\$ 31,682.80

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 01/18/2022

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.